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# InLife

I N T E R N A T I O N A L

JUNE 2021

MAKE WAY FOR  
BRIAN MALOUF



MEET RAY BLAKNEY

Interview with the CEO and  
co-founder of Live Lingua

INTRODUCING  
*Danish*  
SAYANEE

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# InLife

INTERNATIONAL

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## EDITOR'S NOTES

For most of us, each new year marks a chance for redemption, and 2021 is no exception. Every article in this issue speaks to challenge, opportunity, and the transformative power of hope despite the current pandemic.

Every single one of these articles speaks to our faith in the future, and I'm definitely excited to share them with you.

Please keep your eyes on our magazine in the coming years because whatever challenges 2021 may hold, one thing still remains constant: our commitment to you, our readers and friends. God bless.

Jay Ilagan  
Editor-In-Chief



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## ENTREPRENEUR SPOTLIGHT: INTRODUCING BRIAN MALOUF

Brian Malouf is a multi-platinum American producer, engineer, and mixer who has worked with Michael Jackson, Queen, Madonna, Pearl Jam, Stevie Wonder, and other world-known artists. Also serving as an executive at several major record labels over the years, his work has amassed a total of 53 gold, platinum, and double platinum records to date. Brian is a senior judge and co-founder of Djooky and owns Cookie Jar Recording in Sherman Oaks, California, and runs his practice as an independent producer.

Andrew Dakhovskyy is attributed as one of the founding fathers of the music industry in Ukraine, having been a true champion in promoting licensed music consumption. For years, Andrew represented Universal Music in Ukraine, becoming the first global label's licensee in the country. In 2017, Andrew became a co-founder of the world's first community-based music label based on the blockchain technology Younk. Andrew is passionate about promoting the idea of the borderless and inclusive world of music.

The idea of Djooky was originally fostered by our founder Andrew Dakhovskyy who is a music lover and supporter of creative individuals, and specifically songwriters. His thought was to provide a gateway for talented individuals who were gifted at the art of songwriting but were having trouble getting their music heard. And in the world of technology, they could provide that gateway: design a website and create an infrastructure for people in the industry. So together with Andrew, they adopted this idea and they developed Djooky for people to demonstrate their talent and get others to listen to their music. InLife International recently caught up with Andrew and here's what went down:

### **What are you currently doing to maintain/grow your business?**

Djooky is a platform that is already helping thousands of artists around the world to reach out to new fans around the world.

We are constantly designing and adding new features to help emerging talent turn their passion for music into a professional career. The Djooky Music Awards presents an opportunity for artists and songwriters to showcase their original music to a global audience and to win great prizes that help to boost their careers. The demand for this sort of platform is tremendous. In less than a year we have managed to grow the competition from 55 countries in the first season to more than 100 countries today.

We are also working on developing engaging features for fans and music lovers. The HitHunter feature of the Djooky app allows users to prove their skills to identify potential hits by allocating virtual Hit Points to the songs which they believe will move up to the top in our song charts. The top HitHunters in our HitHunter ranking are also being rewarded with cash prizes on a weekly basis.

Another important aspect of our growth strategy is to form strategic partnerships worldwide with local partners that will help artists to get exposure and support in developing their careers.

### **What social media platforms do you usually use to increase your brand's awareness?**

Social media platforms play a vital role in our communication with our audience. We use various platforms to make sure we are always connected to our audience. These include Instagram, Facebook, Twitter & YouTube. Most recently, we have also created an account on Clubhouse where we host rooms with independent musicians and hold Q&A sessions with artists.





**What is your main tactic when it comes to making more people aware of your brand and engaging your customers?**

Social Media Marketing has worked really well for us. We have managed to draw attention through our unique offering in times of pandemic. We have been very open and transparent with our followers and ensured that no query was left unanswered. After the first season of the Djooky Music Awards, we started looking out for Djooky brand ambassadors who were instrumental in reaching out throughout the world. We maintain and develop a global network of advocates who share our values and have a vested interest in bringing more artists to the platform from their country or region.

Testimonials from former winners and participants also worked well. This is the best sort of advertising one can get.

**What form of marketing has worked well for your business throughout the years?**

Being a start-up our marketing efforts are concentrated on building awareness using various online media channels. We have partnerships globally that enable us to reach out to artists from around the world. At Djooky, we made it our priority to be authentic, value-driven, and artist-centric in our products and communication.

We carefully listen to the users' feedback to continuously improve our product and services, which has helped us in getting quite a few user endorsements on their social media channels.

**What is the toughest decision you had to make in the last few months?**

With the global pandemic raging across the globe, we have had to postpone inviting our winners to the Capitol Studios in LA which

constituted the biggest part of their award. With a heavy heart, we have made a decision to wait until international travel resumes or becomes safer before our winners can take a trip to record a song with an all-star team.

**What money mistakes have you made along the way?**

Luckily, we can say we have managed to avoid any major mistakes and this is due to the very frugal approach to fiscal discipline which we have adopted since the inception of Djooky. One piece of advice we could give to other entrepreneurs is to stay really focused without deviating from your course of action. Temptations will come along the way but you must stay on your chosen path to deliver on your set goals and commitments.

**What new business would you love to start?**

Right now, there is no other business on our mind and I dare say it will occupy us for many years to come. Djooky as a platform in itself offers plenty of opportunities for spinoffs and ventures which complement the core business and add further value to our users.

**If you could go back in a time machine to the time when you were just getting started, what would you do differently?**

Nothing really. It's been quite an exciting ride with Djooky and so far everything developed very well. We were also very fortunate to avoid the negative effects of the Covid crisis even though we were right at the peak of the first wave of Covid-19 when we launched Djooky with the start of our first season in April 2020 when many in the music industry all over the world were struggling enormously. I suppose this is also due to the fact that Djooky's vision to create a digital world of music with equal opportunities for all artists on this planet was also very timely, as it gave artists a unique opportunity to show their talent to a global audience, right







at a time when many live events were being canceled thus offering excitement and hope to the artist and music lovers in otherwise very challenging times.

**What is the best advice you have ever been given?**

As trivial as it may sound, trust in your own ability is crucial for success, both in business and in music. I'll give you a recent example. A couple of months ago I was talking to an artist who I invited to join the platform. His response was doubtful. He felt this was too high of a summit for him to reach. I insisted and he finally registered. He was completely blown off his feet when his song won in the weekly round climbing up the charts to bring him immediate cash rewards. The moral of this story is simple: sometimes just believing in yourself comprises 50% of success.

**What advice would you give to a newbie Entrepreneur setting up their first business?**

Start with an honest inventory identifying your strengths and weaknesses, what you can offer and what is missing to turn your idea into reality. Get experienced advisors and mentors to join you and learn from their mistakes. It is much cheaper than making your own.





## FIVE SIMPLE TIPS TO HEALTHIER, FULLER AND SHINIER HAIR

Nothing feels more beautiful than a woman flaunting her healthy-looking hair. Having thick and shiny hair can easily boost a woman's confidence. But how can you ensure your hair growth's quality? Below are some of the secrets to achieve the most attractive locks in town.

### Think About Your Shampoo

If you intend to get fuller hair, then using a thickening shampoo can be extremely beneficial. Any shampoos which are labeled as 'thickening' contain a much lower amount of conditioning ingredients meaning they won't weigh your hair down as much. Secondly, over-shampooing your hair can remove the natural oils from your hair which can cause some damage. In addition to this, it's best not to use a clarifying formula. This is because it can strip your hair of everything, which includes oils that are essential for your hair's growth and health.

Next, you need to make sure that you are using a shampoo that matches your hair's needs. It's always best to work out what type of hair you have before buying a shampoo to improve the health of your hair, for example, is it; oily, normal, or dry?

### What Are You Eating?

The next step to helping the health of your hair is to watch what you're eating, the two most important things for your hair are protein and good fats.

Protein will naturally help with your hair and scalp health and a lack of it can cause hair loss, therefore, you need at least 45 grams of protein daily to truly benefit your hair. Main sources of protein for your hair can include; fish, eggs, and lean meat, along with many other things. Biotin is a vitamin that helps the production of keratin which helps make up the structure of your hair, this is why biotin supplements are usually marketed for hair growth.

Secondly, consuming good fats is also extremely beneficial for keeping your hair as healthy as possible. Good fats include things like olive oil and omega 3, these can be found in foods like salmon, avocado, and vegetables, among other things.

Nothing feels more beautiful than a woman flaunting her healthy-looking hair. Having thick and shiny hair can easily boost a woman's confidence.



**Wash With Cool Water**

Making sure you wash with cold/cool water instead of hot can help the wellbeing of your hair massively as it seals the cuticles which keep your hair shaft lying down. Whereas, using hot water will do the opposite of this as it separates overlapping cells which allow more shampoo to penetrate deeper into the hair's shaft. Using cooler water can also mean your hair retains color for longer, and, improves blood circulation to your scalp.

**Use Oils**

Oils are extremely important for your hair as they regulate the amount of oil that is naturally produced by the oil glands which moisturizes the hair and scalp. Using dry oils is better for your hair than shine sprays and serums as dry oils have the lightest silicones and create a shine that looks the most believable. You can use coconut, almond, or olive oil regularly but which one is best can depend on your hair. For example, if you have thin or straight hair then it is recommended that you use essential oil, such as coconut, and you should apply this prior to shampooing. This should be done with long intervals because doing it regularly will weigh your hair down. Additionally, if your hair leans more towards being dry and/or kinky then it is best to apply oils while it's wet as this will seal in the moisture to give it a fuller look.

**Finally, Look After Your Hair and Take Care**

There are a few key tips that will benefit the health and look of your hair. The first of these is remembering not to over wash your hair, natural oils will accumulate between washes which will help the shine. These natural oils can be distributed by ensuring you regularly brush your hair gently. Next, it's always best to minimize your usage of hot tools as these can cause a lot more damage to your hair. Finally, ensure you use a hairbrush that best matches the current health and type of your hair and promotes its strength instead of ruining it.



## ENTREPRENEUR OF THE MONTH: MEET RAY BLAKNEY

Ray Blakney is the CEO and co-founder of Live Lingua, an online language learning platform. LiveLingua.com offers a unique and immersive approach to mastering a new language, as it pairs users who want to learn Spanish, French, German, Chinese, and more with their own hand-picked, certified, native-speaking tutor for online teaching sessions via Skype. In addition to the great teachers, each student is supported by a full-time academic team (with over 50 years of language teaching experience) to help with any learning-related questions, as well as their administrative team which helps students with any scheduling or technical issues they may face.

Ray and his wife launched LiveLingua.com in 2009 out of complete necessity, because the Mexican swine flu crisis dealt a major blow to their previous business (a brick-and-mortar language immersion school in Mexico). Within weeks of the swine flu outbreak, Mexico's borders were closed (and most of their students came from outside of the country) and their students canceled. They had just started a few months ago and they did not have enough savings to keep operating for more than a few weeks. It was then that his wife had the idea of contacting their previous students to see if they wanted to have classes over Skype. It worked better than he expected. So he decided to launch a website and offer the classes to the public, just to see if anybody would sign up.

The swine flu ended in eight weeks. It did not end up being a global pandemic. So within a few weeks, their brick-and-mortar school was full again. But to their surprise, their online classes kept growing. Within six months it was generating more revenue than their brick-and-mortar school for just a few hours a week of work. At that point, they decided to sell their physical school (it took three years to sell) and focus on the online school. In 2012, they rebranded it as LiveLingua.com, and they have been growing at about 20% a year every year since then.

Inlife International Magazine recently caught up with Ray to discuss his journey to entrepreneurship and here's what went down:

### When did your entrepreneurial flair first reveal itself?

When I was 11 years old. But the catch here was that everybody noticed it but me. When I was a kid, I was the one who all my friends would go to during the bake sales to sell their goods. I would come up with creative marketing slogans and sell more than anybody else.

At that time, everybody said 'Ray, one day you will own your own business'. However, honestly, that did not really interest me much at that age. I loved playing computer games, so I wanted to be a computer programmer and make computer games. So that is what I did; I went to college and studied to be a computer engineer. While I did not go into computer games (I learned in my college classes that they are much more fun to play than to make), I did work professionally as a computer programmer for Fortune 500 companies and Silicon Valley startups.

It was there that the business side of things got reintroduced to me. It did not happen overnight (it took a few years), but eventually, that spark I had as a child returned and I took the plunge into entrepreneurship in my late 20's. Close to a decade and a half later, I love what I do and wish I had started earlier.

### How did your life look like before being an entrepreneur?

While it seems normal to me, I have been told that my backstory is anything but. I was born in the Philippines to a Filipina mother and an American father (but my American father grew up in Rhodesia). At the age of one, we moved to Turkey, where I spent most of the next 15 years of my life. At 15, I got sent to a boarding school in the US (since the US school in Turkey did not have the last two years of high school). I completed high school and went to university in the US, where I graduated with a B.S. in Computer Engineering. After college, I spent about five years working in Silicon Valley and for Fortune 500 companies as a software engineer. When I turned 26, I had a quarter-life crisis where I saw myself sitting in a cubicle and writing code for the next 40 years. It was not the life I wanted to live. Within a few days of this epiphany, I had applied to join the US Peace Corps as a volunteer. Within three months, I had quit my almost-6-figure job, sold my condo and all my worldly possessions, and was on a plane to Mexico where I would help indigenous communities in the south of the country.





While in Mexico, I met my wife and after I completed my two years in the Peace Corps, we decided to try our hand at a business together. Our first business was a chain of language schools in Mexico, which we sold in 2012. As part of our language schools, we had online classes—which we started offering in 2009 to help our business survive during the Mexican Swine flu crisis—and we kept that portion of the business.

The online portion grew into what is today LiveLingua.com. We are one of the largest online language schools in the world, and the only one in the top five that has not received any venture funding."

#### **As an entrepreneur, what is it that motivates and drives you?**

Money. Sorry if you were expecting a more introspective answer, but that is the truth. Most people are embarrassed to say this, but it is also not as superficial as it sounds at first. When I was growing up we were middle class, but due to living overseas and my parent's work paying for school, I was able to go to an expensive private school where everybody's parents were richer than we were. We never lacked food or a roof over our head, but a kid's mind does what a kid's mind does.

That feeling has stuck with me my whole life, and even to this day where I have built numerous businesses, I still feel worried about not having money one day. So that is what motivates me to wake up every day, I work to have enough money so that I can support my family and me, in a simple but comfortable life for the rest of my life without having this dark cloud over my head.

When I reach that goal, my dream is to open up a social enterprise whose goal is to get others out of poverty and help them also reach that same place where they don't worry about money ever again. So yes, money motivates me. Not wanting more so I can buy stuff, but rather not wanting to have to worry about it every day.

#### **What were your top three motivations for starting your business?**

My top three motivations are:

1) Swine flu. We started LiveLingua.com because we had a brick-and-mortar language school in Mexico that lost all its students in 2009 due to the Mexican swine flu crisis. We needed to find another way to make income, so we offered classes via Skype. Our prime motivation was survival.

2) Financial stability. As I mentioned in the previous question, worrying about money is a big

driver for me. The idea of having multiple sources of income so that if one goes badly we have others is very attractive to me.

3) The adventure. Like most entrepreneurs, I have 'shiny object syndrome' so the idea of trying something that was very new (online language lessons were not as common in 2009 as they are now) was very exciting.

#### **What would you say are the key elements for starting and running a successful business?**

The key elements are:

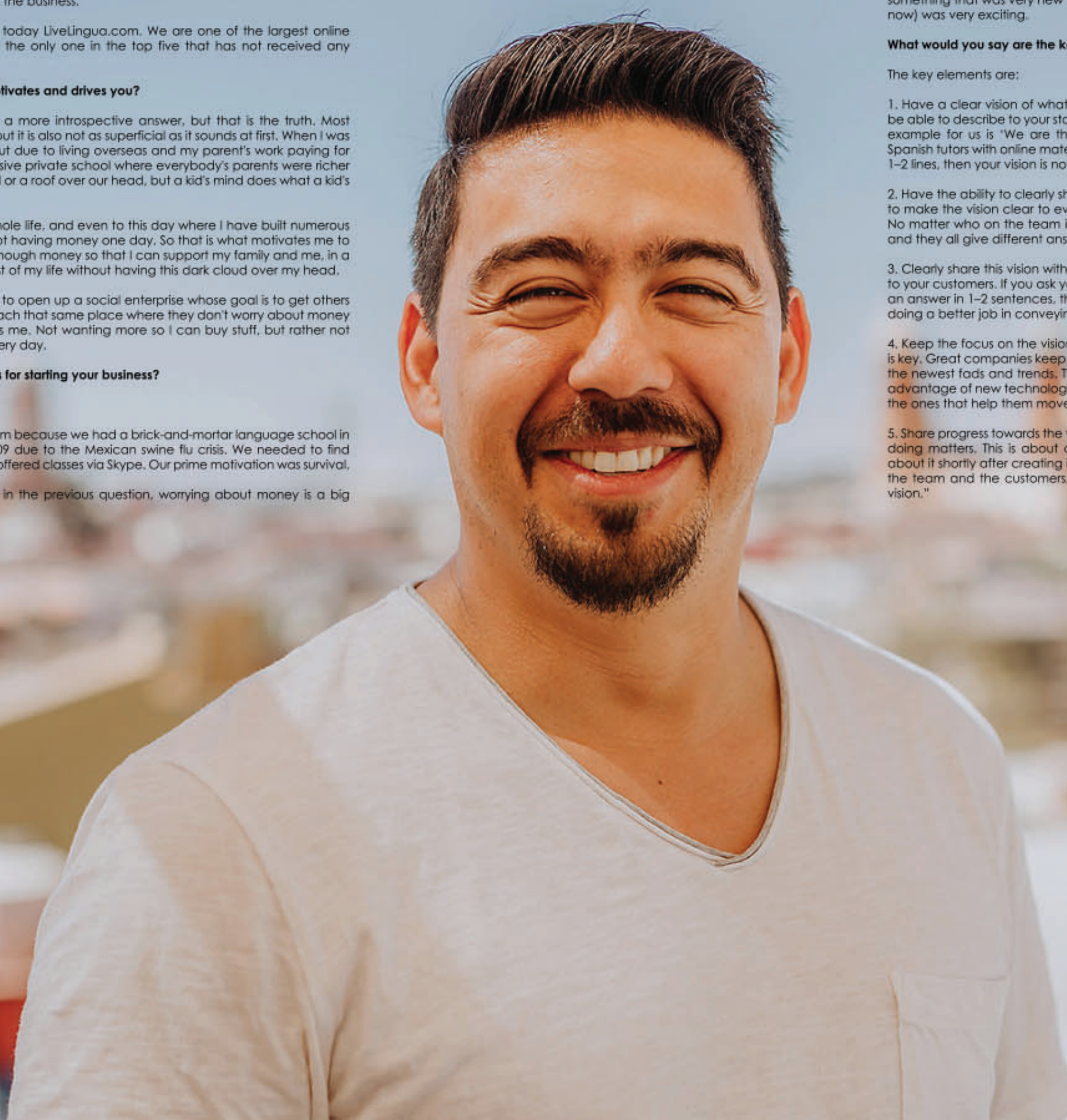
1. Have a clear vision of what the purpose of the company is. The idea here is that you should be able to describe to your staff and envision in just 1–2 sentences what your company does. An example for us is "We are the top Spanish language school in the world. We combine live Spanish tutors with online material to help our students learn Spanish quickly. If it takes more than 1–2 lines, then your vision is not clear.

2. Have the ability to clearly share this vision with every member of the company. The first step is to make the vision clear to everybody. The next step is to make sure your team understands it. No matter who on the team is asked, they should give the same answer. If you ask your team and they all give different answers, then you have not done this step well.

3. Clearly share this vision with the customers. Just like with your team, the vision should be clear to your customers. If you ask your customers what your company does, and they can't give you an answer in 1–2 sentences, then you need to work on focusing the vision of the company and doing a better job in conveying that vision to your customers.

4. Keep the focus on the vision and not get distracted by the 'shiny object' syndrome. This one is key. Great companies keep their eye on the ball for the long term and don't get distracted by the newest fads and trends. This is not to say that a great company does not evolve and take advantage of new technologies and opportunities. It just means that they only pick and choose the ones that help them move towards the vision, not the ones that distract them.

5. Share progress towards the vision with both customers and staff so they can see what they are doing matters. This is about accountability. Many companies have a vision, but they forget about it shortly after creating it and never look at it again. By sharing regular progress with both the team and the customers, you are holding the company accountable to keeping to the vision."







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# INTRODUCING DANISH Sayanee

Danish Sayanee is a man of many hats. He's an internationally published author with 3 books published under his belt so far on platforms such as Amazon, Barnes and Noble, and Simon & Schuster. He is also renowned for his innovative developments and affiliations in technology and STEAM/STEM integration at the school level - some of these affiliations include Microsoft, Google, STEM-ED Coalition, Common-Sense Education, and more. He also happens to be the co-founder and director of the Institute of Excellence in Learning and Teaching.

So far in his storied, glittering career, Danish has amazingly trained 3000 individuals including teachers, students, and other professionals. He is an internationally certified and licensed TESOL trainer from the Arizona University and also Pakistan's very first CommonSense Educator, as well as being a Cambridge English trained agent which entails him to counsel students, teachers, and professionals on the importance of Cambridge English Certification. Furthermore, he has completed his Business and Leadership Management from Michigan University and he is also a Microsoft Educator, Adobe's Master Trainer, and Intel's Technology Partner, and currently working on his Teacher Training Licensing Program from London Teacher Training College OFQUAL Affiliated program. Danish is the first National Geographic Educator in Pakistan.

InLife International recently caught up with Danish to discuss his journey as an entrepreneur and here's what went down:

**Could you please tell our readers a brief background about yourself and how you started your business?**

Belonging to the colorful city of lights, Karachi, Pakistan's largest city, I, relocated to the beautiful multicultural city of Dubai where I work in marketing, write, and also play the piano. Before I started my journey in Dubai, I have already fought against the toughest times of my life, however, at the age of 18, I managed to publish my first book on Amazon, titled Play for Life despite struggling financially and working two jobs to finance my education, later I went on to publish two more books, Daniel Sawyer: Dilemma and French: A Novel in Verse. I then founded a training consultancy, Institute of Excellence in Learning and Teaching, which I left behind to start a new life in the beautiful city of Dubai, where my focus is now on Edutech, Writing, and Digital Marketing.

**Can you tell us more about your latest book?**

Well, this book might be the fourth in my lineup of books but it is the most special to me. This book is not a piece of fiction, rather it is a guide or will function as a guide for those who aspire to become writers like me.

**What kind of research did you do for this book, and how long did you spend researching before beginning this book?**

Oh! I have been researching this book for a good two years I think, my consultancy played a major role in supporting my research because I used to come across parents, children, and individuals who wanted to write but faced many challenges, so I used to help them out through a course focused on writing. During the course which was organized multiple times, I gathered a lot of data and became aware of the novice writers' need.







**Do you try more to be original or to deliver to readers what they want?**

Originality has its' own merits but with time I have learned to combine originality with the readers' demand.

**As a speaker, what techniques do you use to engage a live audience?**

I often use humor to put the audience at ease, interaction is key to keeping the audience with you. I have seen speakers who have a holier than thou attitude and frankly no matter how good they are, they ultimately lose their audience therefore, I also try to be humble along with being interactive and humorous.

**How would you ensure key information is understood and remembered by the audience?**

I often have recall and recap sessions, an activity, or something. Remember that "learning by doing" is the best way of ensuring that learners engage themselves with the information and absorb it.

**Can you tell me about a previous speech where the audience reacted positively to your words?**

I remember this Founders' Workshop for teachers where I went off track a little bit but the conversation was around how teachers need to own the profession in order to get students to own them, that day I received the most acknowledgment.

**Tell us about your experience in Digital Marketing.**

As a Chief Marketing Officer, I manage a team of Digital Marketers and this has been one hell of a ride for me because I believe a digital Marketer needs to be creative as well as analytical. This is one field that not only helps in building the company's brand

image but also helps maximize the profit with as little investment as possible and that I believe is the job of an artist. So in short I lead a team of Artists.

**Why do you want to work in Digital Marketing?**

Digital marketing is an enabler for businesses of all types and sizes, this is the truly only personalized form of marketing that promises global reach and exposure. Moreover, it does come with its' own set of challenges that actually inspire me to work in Digital Marketing.

**Can you give examples of how you've worked with content marketing and content strategy?**

Remember content marketing and content strategy are two entirely different things but having said that they are very closely related. Content marketers draw on the wall with magic markers, while content strategists use fine pens that is what I keep in mind while dealing with the two. the content marketer addresses the "whys," the content strategist addresses the "hows," and together they work out the "whats" and "wheres," the content marketer addresses the "whys," the content strategist addresses the "hows," and together they work out the "whats" and "wheres." While working on Yacht Rental DXB, I had to take on the role of both and figure about why and how in order to move to the what and where.

**What makes Digital Marketing different from traditional marketing?**

The night and the day, that is what these two are. The main difference between digital and traditional marketing is the medium through which an audience encounters a marketing message. While traditional marketing uses traditional media like magazines and newspapers, digital marketing uses digital media, such as social media or websites.







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RECIPE COURTESY OF MARX CANOY'S FOOD FEAST

## VEGAN SUNDOWN

(spinach pancake with berries compote)

### PANCAKE INGREDIENTS

250g self-raising flour  
1 tspn bicarbonate of soda  
Pinch of salt  
80g caster sugar  
100g of polenta  
250ml of pure spinach puree  
250ml of soy milk  
3 tbsp vegetable oil

### METHOD

- Sift the flour and bicarbonate of soda into a bowl. Stir the sugar, polenta and then whisk everything together with the soy milk and spinach puree. Keep stirring until it's all well combined. Afterwards, cover it up and set aside for 20 minutes.
- The pan should be on ready heat for your batter and spoon pancakes mixed into the pan.
- Flip [carefully] when you see bubbles in the middle of the pancake, or if the edges are looking stiffened.
- Repeat until the batter is gone.

### BERRIES COMPOTE INGREDIENTS

• 100g caster sugar  
• 125ml (1/2 cup) water  
• 1 tbsp cherry liqueur (e.g. Kirsch)  
• 1 kg mixed berries

### METHOD

- Place the sugar, water and cherry liqueur in a medium saucepan. Stir over medium-low heat until the sugar dissolves. Then add the berries mix and bring everything to a boil. Reduce the heat to medium and let it simmer uncovered for 20 minutes or until the mixture is thick and syrupy.
- Serve it with fresh water melon, rockmelon and pineapple. Pile up all the pancakes, top them up with berries compote and then serve with the fruits.





## John Legend & Chrissy Teigen

HAVE TOO MANY BEVERLY HILLS HOMES

After settling in their new Beverly Hills home last summer, John Legend and Chrissy Teigen have not yet sold their other Beverly Hills home - the one they bought from Rihanna in 2016. It is the contemporary-style home where they lived when their two children were born, the home often seen on Chrissy's social media posts. With one too many homes and one of Hollywood's busiest schedules, the superstar couple has reduced the price from \$23.95 million to \$17.95 million.

After John and Chrissy purchased Rihanna's 90210 home, they spent considerable time and money on creating their own style. An important change was in turning the color scheme from cool to warm tones and decorating the kitchen in a way that would make a good set for Chrissy's cooking shows. Good at almost everything they do, the home lives up to the Legend-Teigen star quality.

Built in 1966 and decorated to the highest contemporary standards, the 8,520-square-foot home has seven bedrooms and eight baths. Drama begins at the entry with its 33-foot ceiling, a curving stairwell leading to a second-floor catwalk, and a peek at the family room where John kept his grand piano. Next, a large sunken living room with a floor-to-ceiling glass wall and views over the canyon. There is Chrissy's kitchen that was the ideal venue for a chef-author to test and film the creation of sumptuous recipes. The master suite has a brass-and-concrete fireplace, a balcony with far-reaching views, his-and-her dressing rooms, walk-in closets that are more like fashion showrooms, plus an Italian-inspired "Glam Room." All seven bedrooms are ensuite and have balconies. Also included is a gym and a comfy home theater. Special finishes and decor include mandala-patterned ceilings from Thailand, ebonized cerused oak floors, clay-and-steel-rolled walls, onyx sinks, and Italian-quartz countertops. Outside, the entertainment area includes more fabulous canyon views from the pool terrace, which has a heated saltwater pool, jacuzzi, chef's grill, and wood-fired oven. A grapevine-shaded pergola is a romantic spot for alfresco dining. The home also has solar power and a 70kW generator.

Definitely a star-struck pad now with a substantial \$6 million price reduction, the celebrity-quality home is listed with Marshall Peck of Douglas Elliman, Beverly Hills.

**Photo credit:** Anthony Barcelo. Courtesy of Douglas Elliman

**Source:** [marshallpeck.elliman.com](http://marshallpeck.elliman.com)

**Editorial Credit:** [TopTenRealEstateDeals.com](http://TopTenRealEstateDeals.com)









## MONEY THOUGHTS: A BEGINNERS GUIDE TO HANDLING LOANS

Are you thinking of buying a new house or property but don't have the available resources? Then lending companies might be the answer to your woes. These money-lending businesses are endlessly sprouting everywhere with an offer of relief against your money worries. They hold a promise of dream houses, posh cars and other property investments that would entice you to grab just any loan opportunities that may knock your door. Sweet, isn't it?

Taking a loan is one of the biggest financial decisions that you have to sit on and think about. Most often, you fall into long-term repayments which if mishandled, might burden your pocket that will eventually put you into an even bigger financial loss than property gain. If you are a first-time borrower, avoid digging your own financial grave and read on before you dive into the water.

### 1. Love the peace of mind you get when you pay on time.

Strictly monitor your loans by ensuring that you get to pay each month and on time. This would help you save on interest rates. Missed or late payment penalties are the last things you would need at this stage or you'll see yourself trampled by skyrocketing rates and debts. Remember that a poor payment standing will send your credit score in haywire.

### 2. Increase your credit score and get a chance to lower your interest rates.

As much as possible, check all options available when it comes to lowering down your interest rates. Do your research and call your loan company. Point out your excellent credit rating and be ready to present a copy of proof. This will help you in your negotiations. Sell them your eligibility to low interest rates.

### 3. An excellent credit history is a great refuge.

Does the sound of perks and rewards invigorate you? If taking a loan is a dating game, you will be the ideal prospect. Your excellent credit standing is a candy to the eyes of the lenders. This will arm you with greater negotiating power, attractive repayment options, extreme bargaining ability and higher credit limits.

### 4. Don't go on a loan-spree.

The fact is that you will never run out of lending institutions which will be willing to embrace you with their colourful presentation of loan opportunities. The challenge here is to know strongly when you need one and why you need it. Don't take more than what you have to because then, it would be hard to regain the financial stability that you are aiming for. Only take a loan to buy value-builder assets.

### 5. Dive then get off the water fast.

Your repayment options, just like lending institutions, are plenty. Check on your repayment plans and see whether you can make bigger repayments each month especially for those that charge high interest rates. This will help you get out of that debt faster than you should be. Don't stay too long in that. It will drain your budget.





A woman with long brown hair, wearing a white wide-brimmed hat, a white short-sleeved dress with a ruffled waist, and brown leather boots, is sitting on a sand dune. She is holding a brown leather crossbody bag and sunglasses. The background shows a beach with waves and a blue sky with clouds.

# studio49

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A close-up portrait of a woman with long, dark, wavy hair. She is wearing dark sunglasses and a dark, chunky necklace. The image has a vintage, film-like quality with a dark, textured background. The top and bottom edges of the image are framed by a film strip border, featuring sprocket holes and a grainy, aged appearance.

COMING SOON

**SYDNEY  
MULTICULTURAL  
FILM AWARDS**